

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Joseph P Rawlings
 Marie E Rawlings
 Debtors

Case No. 16-13951-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Aug 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2016.

db/jdb
 tr +Joseph P Rawlings, Marie E Rawlings, 1209 Old Lane, Drexel Hill, PA 19026-1821
 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
 Reading, PA 19606-0410
 13740349 +Angie's List, c/o Pangaea, 140 2nd Avenue West, Suite D, Kalispell, MT 59901-4417
 13738034 City of Philadelphia, Water Revenue Bureau, P.O. Box 41495, Philadelphia, PA 19101-1496
 13738033 +City of Philadelphia, Revenue Collection Bureau, Inc., 5900 Torresdale Avenue,
 Philadelphia, PA 19135-4127
 13738037 +Complete Collection Service, 1007 North Federal Highway, Fort Lauderdale, FL 33304-1422
 13738036 +Complete Collection Service, 4833 N. Dixie Highway, Oakland Park, FL 33334-3928
 13738039 +David Apothaker, Esq., Apothaker & Associates, P.C., 520 Fellowship Road C306,
 Mount Laurel, NJ 08054-3410
 13738040 +Delco Radiologic Associates, P.O. Box 7780-1760, Philadelphia, PA 19182-0001
 13738042 +First American Investment Co., LLC., c/o Arthur Lashin, Esquire, Hayt, Hayt & Landau, LLC.,
 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003
 13738043 +Four Seasons Investments, LLC., c/o Kenneth S. Shapiro, Esquire, 712 Darby Road,
 P.O. Box 20, Havertown, PA 19083-0210
 13738044 Hayt, Hayt & Landau, LLC., Meridian Center 1, Two Industrial Way West, P.O. Box 500,
 Eatontown, NJ 07724-0500
 13738050 +Michael McKeever, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13738051 +Midland Funding, LLC., c/o Ralph Gulko, Esquire, 425 Eagle Rock Avenue,
 Roseland, NJ 07068-1717
 13738052 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 13738053 +PA Department of Revenue, P.O. Box 281031, Harrisburg, PA 17128-1031
 13738055 Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406
 13738058 +Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208
 13738059 +Specialized Loan Servicing/SLS, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 13738060 +Synergetic Communication, Inc., 5450 N.W. Central #220, Houston, TX 77092-2061
 13738061 UPHS HUP Patient Pay, P.O. Box 824336, Philadelphia, PA 19182-4336
 13738062 UPHS PPMC Patient Pay, P.O. Box 824314, Philadelphia, PA 19182-4314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: scottfwaterman@gmail.com Aug 24 2016 01:49:53 SCOTT F. WATERMAN,
 110 West Front Street, Media, PA 19063

smg E-mail/Text: bankruptcy@phila.gov Aug 24 2016 01:50:22 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 24 2016 01:50:19 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 24 2016 01:50:13 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

13738030 +EDI: GMACFS.COM Aug 24 2016 01:38:00 Ally Financial, Po Box 380901,
 Bloomington, MN 55438-0901

13738031 +EDI: CAPITALONE.COM Aug 24 2016 01:38:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285

13760138 EDI: CAPITALONE.COM Aug 24 2016 01:38:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083

13738032 +E-mail/Text: bankruptcy@phila.gov Aug 24 2016 01:50:21 City of Philadelphia,
 Major Tax Unit/ Bankruptcy Dept., 1401 John F. Kennedy Blvd, Room 580,
 Philadelphia, PA 19102-1611

13738035 +E-mail/Text: bankruptcy@phila.gov Aug 24 2016 01:50:21 City of Philadelphia,
 Water Revenue Bureau, Bankruptcy Department, 1401 JFK Blvd, Suite 580,
 Philadelphia, PA 19102-1640

13738038 +EDI: CCS.COM Aug 24 2016 01:38:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679

13746410 EDI: DISCOVER.COM Aug 24 2016 01:38:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025

13738041 E-mail/Text: BKRMailOps@weltman.com Aug 24 2016 01:50:15 Discover Card,
 c/o Weltman Weinberg & Reis, 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605

13738045 +EDI: HFC.COM Aug 24 2016 01:38:00 HSBC, P.O. Box 17580, Baltimore, MD 21297-1580

13738046 +E-mail/Text: camanagement@mtb.com Aug 24 2016 01:50:00 HSBC Bank USA, N.A., c/o M&T Bank,
 One Fountain Plaza, Buffalo, NY 14203-1420

13750262 +E-mail/Text: camanagement@mtb.com Aug 24 2016 01:50:00 HSBC Bank USA, et al, c/o M&T Bank,
 1100 Wehrle Drive, Williamsville, NY 14221-7748

13738047 +EDI: HY11.COM Aug 24 2016 01:38:00 Hyundai Financial, Attn: Bankruptcy, Po Box 20809,
 Fountain City, CA 92728-0809

13738048 +E-mail/Text: notices@burt-law.com Aug 24 2016 01:50:34
 Law offices of Burton Neil & Associates, 1060 Andrew Drive, Suite 170,
 West Chester, PA 19380-5601

13738049 E-mail/Text: camanagement@mtb.com Aug 24 2016 01:50:00 M & T Bank, One Fountain Pl/3rd Fl,
 Buffalo, NY 14203

13738057 EDI: PRA.COM Aug 24 2016 01:38:00 Portfolio Recovery Associates, 120 Corporate Blvd,
 Norfolk, VA 23502

District/off: 0313-2

User: dlw
Form ID: 309I

Page 2 of 2
Total Noticed: 46

Date Rcvd: Aug 23, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13738054 E-mail/Text: bkrnotice@prgmail.com Aug 24 2016 01:50:13 Paragon Revenue Group,
P.O. Box 127, Concord, NC 28026-0127
13740348 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 24 2016 01:50:04
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13738056 E-mail/Text: bankruptcy@phila.gov Aug 24 2016 01:50:22 Philadelphia Revenue Department,
1401 JFK Blvd, Philadelphia, PA 19102-1663
13752608 EDI: WFFC.COM Aug 24 2016 01:38:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,
PO Box 19657, Irvine CA 92623-9657
13738063 +EDI: WFFC.COM Aug 24 2016 01:38:00 Wells Fargo Dealer Services, Po Box 3569,
Rancho Cucamonga, CA 91729-3569

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
KARINA VELTER on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
SCOTT F. WATERMAN on behalf of Debtor Joseph P Rawlings scottfwaterman@gmail.com,
scottfwaterman@gmail.com
SCOTT F. WATERMAN on behalf of Joint Debtor Marie E Rawlings scottfwaterman@gmail.com,
scottfwaterman@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD MILLER on behalf of Creditor HSBC Bank USA, National Association
wmiller@sterneisenberg.com, nmiller@sterneisenberg.com

TOTAL: 7

Information to identify the case:		
Debtor 1	Joseph P Rawlings	Social Security number or ITIN xxx-xx-2505
	First Name Middle Name Last Name	EIN --
Debtor 2	Marie E Rawlings	Social Security number or ITIN xxx-xx-4697
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 6/2/16
Case number: 16-13951-sr		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph P Rawlings	Marie E Rawlings
2. All other names used in the last 8 years		
3. Address	1209 Old Lane Drexel Hill, PA 19026	1209 Old Lane Drexel Hill, PA 19026
4. Debtor's attorney Name and address	SCOTT F. WATERMAN 110 West Front Street Media, PA 19063	Contact phone (610) 566-6177 Email: scottwaterman@gmail.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 8/23/16

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

September 16, 2016 at 1:00 PM

Location:

Suite 18-341, 1234 Market Street, Philadelphia, PA 19107

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 11/15/16

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 12/15/16

Deadline for governmental units to file a proof of claim:

Filing deadline: 11/29/16

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. This plan proposes payment to the trustee of 1400.00 per month for 60 months. The hearing on confirmation will be held on:

10/26/16 at 10:00 AM, Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.